



PTO/SB/08A (04-03)

Approved for use through 04/30/2003. OMB 0651-0031

U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449/PTO

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

Sheet 1 of 10

Complete if Known

Application Number	09/764,068
Filing Date	1/19/2001
First Named Inventor	Jeff S. Eder
Art Unit	3628
Examiner Name	Clement Graham
Attorney Docket Number	VM - 19

U. S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (if known)			
CG		US- 5,224,034 - B1	06-29-1993	Katz, Paul	
		US- 5,237,946 - B1	08-17-1993	Kagami, Akari	
		US- 5,128,861 - B1	07-07-1992	Kagami, Akari	
		US- 5,237,495 - B1	08-17-1993	Morii, Hideki	
		US- 3,749,892 - B1	07-31-1973	Stenning, Patrick	
		US- 5,361,201 - B1	11-01-1994	Jost, Allen et al	
		US- 3,933,305 - B1	01-20-1976	Murphy, John Michael	
		US- 4,989,141 - B1	01-29-1991	Lyons, Richard	
		US- 5,317,504 - B1	05-31-1994	Nakayama, Mamoru	
		US- 5,414,621 - B1	05-09-1995	Hough, John	
		US- 5,193,055 - B1	03-09-1993	Brown, Gordon	
		US- 5,809,282 - B1	09-15-1998	Cooper, Dennis	
		US- 5,875,431 - B1	02-23-1999	Heckman et al	
		US- 5,737,581 - B1	04-07-1998	Keane, John	
		US- 5,812,988 - B1	09-22-1998	Sandretto, Michael	
		US- 6,125,355 - B1	09-26-2000	Bekaert et al	
		US- 6,173,276 - B1	01-19-2001	Kant, Elain	
		US- 6,112,188 - B1	08-29-2000	Harnett, William	
		US- 6,134,536 - B1	10-17-2000	Shepherd, Ian	

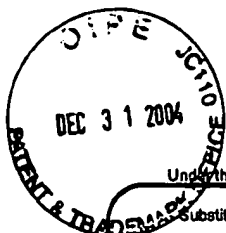
FOREIGN PATENT DOCUMENTS						
Examiner Initials*	Cite No. ¹	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear	T ⁶
		Country Code ³ Number ⁴ Kind Code ⁵ (if known)				
CG		EP 0 587 290 A2	03-16-1994	Powers et al		
CG		GB 2 253 081 A	02-19-1992	Kaisha, Kabushi		

Examiner Signature	Graham	Date Considered	6/22/05
--------------------	--------	-----------------	---------

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. ¹ Applicant's unique citation designation number (optional). ² See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, Washington, DC 20231.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.



PTO/SB/08A (08-03)

Approved for use through 07/31/2008. OMB 0651-0031

U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449/PTO

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

Sheet 2 of 10**Complete if Known**

Application Number	09/764,068
Filing Date	1/19/2001
First Named Inventor	Jeff S. Eder
Art Unit	3628
Examiner Name	Clement Graham
Attorney Docket Number	VM-19

U. S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (if known)			
GG		US- 6,078,901 - B1	6-20-2000	Ching, Hugh	
		US- 5,644,727 - B1	07-01-1997	Atkins, Charles Agee	
		US- 5,704,055 - B1	12-30-1997	George et al	
		US- 5,704,045 - B1	12-30-1997	King et al	
		US- 6,278,981 - B1	08-21-2001	Dembo et al	
		US- 5,191,522 - B1	03-02-1993	Bosco et al	
		US- 6,064,972 - B1	05-16-2000	Jankowitz et al	
		US- 6,263,314 - B1	07-17-2001	Donner, Irah H.	
		US- 6,092,056 - B1	07-18-2000	Tull Jr. et al.	
		US- 5,706,495 - B1	01-06-1998	Chadha et al.	
		US- 5,649,181 - B1	07-15-1997	French et al.	
		US- 5,471,611 - B1	11-28-1995	McGregor, Douglas	
		US- 5,680,305 - B1	10-21-1997	Agpar, Mahlon	
		US- 5,406,477 - B1	04-11-1995	Harhen, John	
		US- 5,819,237 - B1	10-06-1998	Garman, Mark	
		US- 6,064,971 - B1	05-16-2000	Hartnett, William	
		US- 6,584,507 - B1	6-24-2003	Bradley et al.	
		US- 6,732,095 - B1	05-04-2004	Warshavsky et al.	
AG		US- 6,418,448 - B1	7-09-2002	Sarkar, Shyam Sundar	

FOREIGN PATENT DOCUMENTS						
Examiner Initials*	Cite No. ¹	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear	T ⁴
		Country Code ³ *Number ⁴ *Kind Code ⁵ (if known)				

Examiner
Signature

GRAHAM

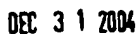
Date
Considered

6/22/05

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. ¹ Applicant's unique citation designation number (optional). ² See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. ⁶ Applicant is to place a check mark here if English language translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.



Approved for use through 07/31/2006. OMB 0651-0031

U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449/PTO

(Use as many sheets as necessary)

Sheet 3

of 10

Complete if Known

Application Number	09/764,068
Filing Date	1-19-2001
First Named Inventor	Jeff S. Eder
Art Unit	3628
Examiner Name	Clement Graham
Attorney Docket Number	VM - 19

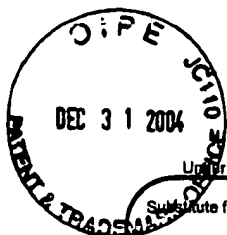
CC[illegible]

Examiner Signature	GRAHAM	Date Considered	11/26/05
-----------------------	--------	--------------------	----------

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 509. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. ¹ Applicant's unique citation designation number (optional). ² See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. ⁶ Applicant is to place a check mark here if English language translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. **DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.



PTO/SB/08B (04-03)

Approved for use through 04/30/2003. OMB 0651-0031
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449/PTO

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

Complete if Known

Application Number	09/764,068
Filing Date	1/19/2001
First Named Inventor	Jeff S. Eder
Art Unit	3628
Examiner Name	Clement Graham
Attorney Docket Number	VM - 19

Sheet	4	of	10
-------	---	----	----

NON PATENT LITERATURE DOCUMENTS

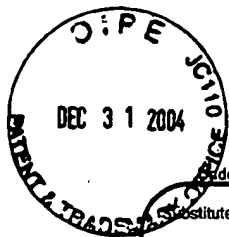
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
CG		ZIPP, ALAN S.; Business valuation methods; 1993, AICPA	
		DAVIDOW, WILLIAM; Accounting systems are completely wrong, January 1995, Red Herring	
		MCTAGGERT, JAMES, KONTES, PETER AND MANKINS, MICHAEL, The value imperative, 1994, The Free Press	
		RAPPAPORT, ALFRED; Creating shareholder value; 1986, The Free Press	
		RITCHKEN, PETER, Options, Theory, Strategy and Applications, 1987, Foresman and Company	
		DIXIT, AVINASH & PINDYCK, ROBERT; Investment under uncertainty; 1994; Princeton University Press	
		GARSON, DAVID; Interpreting neural network connection weights, 4/1/1991, AI Expert	
		WELLSTEAD, STEPHEN; Neural network and fuzzy logic applications in C/C++; 1994; John Wiley & Sons	
		MOST, KENNETH; Accounting theory; 1977, Grid, Inc.	
CG		HENDRIKSEN, ELDEN, Accounting theory, 1982, Richard D. Irwin	

Examiner Signature	Graham	Date Considered	6/22/05
-----------------------	--------	--------------------	---------

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

1 Applicant's unique citation designation number (optional). 2 Applicant is to place a check mark here if English language Translation is attached. This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 120 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, Washington, DC 20231.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.



PTO/SB/088 (04-03)

Approved for use through 04/30/2003. OMB 0651-0031
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449/PTO

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

Complete if Known

Application Number	09/764,068
Filing Date	1/19/2001
First Named Inventor	Jeff S. Eder
Art Unit	3628
Examiner Name	Clement Graham
Attorney Docket Number	VM - 19

Sheet	5	of	10
-------	---	----	----

NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
CE		KULKARNI, ARUN; Artificial neural networks for image understanding; 1/1/1994; Van Norstrand Reinhold	
		WARD SYSTEMS GROUP; NeuroWindows User Manual; 1993; Wards Systems Group	
		BREALEY, RICHARD & MYERS, STEWART; Principles of Corporate Finance; 1991; McGraw Hill	
		FAULKNER, TERRENCE; Applying options thinking to R&D valuation; 5/1/1996; Research Technology Manage	
		MILLER, MERTON & MODIGLIANI, FRANCO; Dividend policy, growth and the valuation of shares, 10/1/1961,	
		SIMENSKY, MELVIN & BRYER, LANNING; The new role of intellectual property in commercial transactions,	
		WILSON, ALBERT; Emerging approaches to impaired property valuation, 4/1/1996, Appraisal Journal, v64	
		BROWN, GORDON T, Free cash flow appraisal, a better way, 4/1/1996, Appraisal Journal, V64, number 2,	
		BUSINESS EDITORS & REAL ESTATE INDUSTRY WRITERS, EQK Realty Investors I, 4/2/1992, Press Release	
		SWAD, RANDY, Business valuation, applicable standards for CPA's, 9/1/1995, CPA Journal v65, number 9	

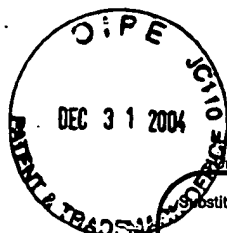
Examiner Signature	GRANHAM	Date Considered	6/22/05
--------------------	---------	-----------------	---------

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

1 Applicant's unique citation designation number (optional). 2 Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 120 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, Washington, DC 20231.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.



PTO/SB/08B (04-03)

Approved for use through 04/30/2003. OMB 0651-0031
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449/PTO

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

Sheet 6

of

10

Complete if Known

Application Number	09/764,068
Filing Date	1/19/2001
First Named Inventor	Jeff S. Eder
Art Unit	3628
Examiner Name	Clement Graham
Attorney Docket Number	VM - 19

NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
CG		REILLY, ROBERT; Valuation of intangibles for bankruptcy and reorganization purposes; 8/1/1994; Ohio	
		LIEBICH, KIM; How to value a bank; 8/1/1995; ABA Banking Journal	
		BAUMANN, BARBARA H & OXAAL, MARJORIE R; Estimating the value of a group medical practice, a primer;	
		DOWD, KEVIN, Beyond Value at Risk, 1998, John Wiley & Sons	
		FRIEDMAN, RICHARD; Business valuation: calculating it right; 10/1/1994; Practical Accountant	
		MULLEN, MAGGIE; How to value intangibles; 11/1/1993; Accountancy	
		STEWART, THOMAS; Trying to grasp the intangible; 10/2/1995 Fortune	
		OUROSOFF, ALEXANDRA; What the world's top brands are worth; 9/1/1992; Finance World	
		PHILLIPS BUSINESS INFORMATION, INC.; Five ways to reduce risk with neural networks; 9/27/1993; Credi	
CG		LIPPITT, JEFFREY & MASTRACCHIO, NICHOLAS, Developing capitalization rates for valuing a business, 11	

Examiner
Signature

G. GRAHAM

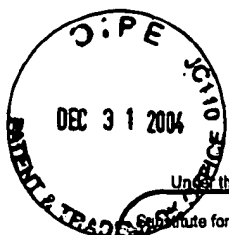
Date
Considered

6/22/05

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Applicant's unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached. This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 120 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, Washington, DC 20231.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.



PTO/SB/08B (04-03)

Approved for use through 04/30/2003. OMB 0651-0031
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449/PTO

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

Sheet

7

of

10

Complete if Known

Application Number	09/764,068
Filing Date	1/19/2001
First Named Inventor	Jeff S. Eder
Art Unit	3628
Examiner Name	Clement Graham
Attorney Docket Number	VM - 19

NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
CG		HIRSCH, A. ETHAN, What's it worth?, 12/21/1992, Accounting Today, v6, number 24, p 16	
		MYERS, STEWART & HOWE, CHRISTOPHER; A life-cycle financial model of Pharmaceutical R&D; 4/1/1997;MIT	
		SIMON, CAROL J. & SULLIVAN, MARY W.; The Measurement and Determinants of Brand Equity; 10/1/1993; Ma	
		Sveiby, Karl Erik & Mellander, Klas; Tango Learning Guide Version 2.1; 1994; Celemi	
		KAUFMAN, J. JERRY; Value Management; 1998; Crisp	
		HBS Press; Measuring Corporate Performance; 1998; HBS Press	
		KAPLAN, ROBERT & NORTON, DAVID; The Balanced Scorecard; 1996; HBS Press	
		MORRIS, HENRY; Extending the Business Process, 10/6/98, IDC Presentation	
		AMIR, ELI; & LEV, BARUCH, "Value-relevance of non-financial information", Journal of Accounting and	
CG		ERNST & YOUNG, Measures that Matter	

Examiner
Signature

GRANDAM

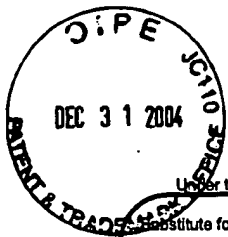
Date
Considered

6/22/05

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

1 Applicant's unique citation designation number (optional). 2 Applicant is to place a check mark here if English language Translation is attached. This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 120 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, Washington, DC 20231.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.



PTO/SB/085 (08-03)

Approved for use through 07/31/2006. OMB 0651-0031

U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449/PTO

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

Complete if Known

Application Number	09/764,068
Filing Date	1/19/2001
First Named Inventor	Jeff S. Eder
Art Unit	3628
Examiner Name	Clement Graham
Attorney Docket Number	VM - 19

Sheet	8	of	10
-------	---	----	----

NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
CG		BOUQUET, PAOLO, SEARAFINI, LUCIANO, et al; Modeling and Using Context - Context 99, 09/99, Springer	
		QUINN, JAMES BRIAN, Intelligent Enterprise, Free Press, 1992	
		KUEHNE, SVEN, et al, "SEQL: Category learning as progressive abstraction using structure mapping", 2	
		FRANKE, JURGEN, HARDLE, WOLFGANG, et al; Measuring Risk in Complex Stochastic Systems; 2000, Springe	
		SHIMPI, PRAKASH, Integrating Corporate Risk Management, 10/99, Swiss Re New Markets	
		MAUBOUSSIN, MICHAEL, "Get Real", CSFB Equity Research, June 23, 1999	
		FOWLER, MARTIN; Analysis Patterns: Reusable Object Models, 1997, Addison Wesley	
		TISSSEN, RENE, ANDRIESSEN, DANIEL, et al; The Knowledge Dividend, 2000, Prentice Hall	
		BROWN, JOHN SEELY, et al, "Loosening up: How process networks unlock the power of specialization, 20	
CG		HULL, JOHN C., Options, futures and other derivatives, 2000, Prentice Hall	

Examiner
Signature

CG R N H M

Date
Considered

6/22/05

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

1 Applicant's unique citation designation number (optional). 2 Applicant is to place a check mark here if English language Translation is attached. This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.



PTO/SB/08B (08-03)

Approved for use through 07/31/2008. OMB 0651-0031
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449/PTO

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

Complete if Known

Application Number	09/764,068
Filing Date	1/19/2001
First Named Inventor	Jeff S. Eder
Art Unit	3628
Examiner Name	Clement Graham
Attorney Docket Number	VM - 19

Sheet	9	of	10
-------	---	----	----

NON PATENT LITERATURE DOCUMENTS

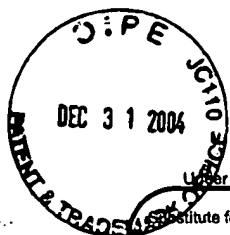
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
CG		MAXSON, MARK; Will you get your money's worth?, 5/1/1993, Financial Executive	
		HAYES, ROBERT & ABERNATHY, WILLIAM, "Managing our way to economic decline", Harvard Business Review,	
		MODIGLIANA, FRANCO & MILLER, MERTON, "Dividend Policy, Growth and the Valuation of Shares", Journal	
		SIMON, CAROL & SULLIVAN, MARY, "A Financial Approach to estimating firm level brand equity", 92-116	
		ALEXANDER, CAROL, Risk Management and Analysis, John Wiley & Sons, 1998	
		FARQUHAR, PETER & HAN, JULIE, "Recognizing and measuring your brand assets" 91-119, Mkt. Sci. Inst.	
		"The future of finance", The Economist, December 11, 1999, pages 71-72	
		BAGHAI, MEHRDAD, COLEY, STEPHEN & WHITE, DAVID, "The Alchemy of Growth", Perseus Books, 1999	
		COPELAND, TOM, KOLLER, TIM, MURRIN, JACK, Valuation, John Wiley and Sons, 1994	
CG		BROWN, CAROLYN, PHILLIPS, MARY ELLEN, Expert Systems for Management Accounting Tasks, IMA Foundation	

Examiner Signature	CGraham	Date Considered	6/22/05
--------------------	---------	-----------------	---------

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

1 Applicant's unique citation designation number (optional). 2 Applicant is to place a check mark here if English language Translation is attached. This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.



PTO/SB/088 (08-03)

Approved for use through 07/31/2006. OMB 0651-0031

U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449/PTO

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

Sheet 10

of

10

Complete if Known

Application Number	09/764,068
Filing Date	1/19/2001
First Named Inventor	Jeff S. Eder
Art Unit	3628
Examiner Name	Clement Graham
Attorney Docket Number	VM - 19

NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
CK		KOLLER, TIMOTHY, "What is value based management", McKinsey Quarterly, 1994, Number 3	
		BROWN, CAROL; COAKLEY, JAMES; PHILLIPS, MARY ELLEN, "Neural Networks Enter World of Mgmt Accounting,	
		BIELINSKI, DANIEL, "How to sort out the premium drivers of post deal value", Mergers & Acquisitions,	
		BERGSTROM, PETER; KIMBER ELIOT, "Formal data models for SGML and HyTime", SGML, March 1999, electrum	
		HAROLD, ELLIOTTE, XML Bible, IDG Books, 1999	
		KNIGHT, JAMES, Value Based Management, McGraw Hill, 1998	
		NeuroSolutions, Application Summaries	
CG			

Examiner
Signature

G R A H A M

Date
Considered

6/22/05

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

1 Applicant's unique citation designation number (optional). 2 Applicant is to place a check mark here if English language Translation is attached. This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.



(Use as many sheets as necessary)

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Complete If Known

Application Number	09/764,068
Filing Date	1/19/2001
First Named Inventor	Jeff S. Eder
Art Unit	3628
Examiner Name	Clement Graham
Attorney Docket Number	VM - 19

U. S. PATENT DOCUMENTS

[illegible]

FOREIGN PATENT DOCUMENTS

[illegible]

Examiner Signature	G R H A M	Date Considered	6/22/05
-----------------------	-----------	--------------------	---------

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. ¹ Applicant's unique citation designation number (optional). ² See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.



(Use as many sheets as necessary)

Sheet

of

Application Number

09/746.068

Filing Date

1/19/2001

First Named Inventor

Jeff S. Eder

Art Unit

3628

Examiner Name

Clement Graham

Attorney Docket Number

VM - 19

Examiner
Initials*

Cite
No. ¹

Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.

 τ^2

CCG

Anonymous, "Survey: Too Clever by Half". *The Economist*, January 24, 2004

**Examiner
Signature**

GRNHM

Date _____

Considered

6/22/05

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

1 Applicant's unique citation designation (number optional). 2 Applicant is to place a check mark here if English language Translation is attached. This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: **Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.